

**IN THE UNITED STATES DISTRICT COURT**

**FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**UNITED STATES OF AMERICA : CRIMINAL NO. \_\_\_\_\_**

**v. : DATE FILED: \_\_\_\_\_**

**MARGARET D'ALOIA : VIOLATIONS:**  
**18 U.S.C. § 1344 (bank fraud - 1 count)**  
**: 18 U.S.C. § 656 (misapplication by bank employee -**  
**1 count)**  
**: 18 U.S.C. § 2 (aiding and abetting)**  
**Notice of forfeiture**

**I N D I C T M E N T**

**COUNT ONE**

**THE GRAND JURY CHARGES THAT:**

1. Between in and about July 2001 and in or about February 2007, defendant MARGARET D'ALOIA was employed at Beneficial Savings Bank located on Red Lion Road, Philadelphia, Pennsylvania.

2. At all times material to this indictment, Beneficial Savings Bank was a financial institution with accounts insured by the Federal Deposit Insurance Corporation, Certificate No. 15697.

3. Between in or about July 2001 and in or about November 2001, defendant MARGARET D'ALOIA was employed at Beneficial Savings Bank as a bank teller. As a bank teller, defendant D'ALOIA conducted transactions on customer accounts. Between in or about November 2001 and in or about February 2007, defendant D'ALOIA was employed as a

customer service representative. As a customer service representative, D'ALOIA opened and closed customer accounts and provided other services. On occasion during her employment as a customer service representative, D'ALOIA also served as a teller, if needed. While serving as a customer service representative, D'ALOIA did not customarily conduct transactions on customer accounts, but could request bank tellers to conduct customer transactions and provide her any proceeds from the transactions.

4. Between in or about July 2001, and in or about January 2007, in the Eastern District of Pennsylvania, the defendant,

MARGARET D'ALOIA,

knowingly executed and attempted to execute, and aided and abetted the execution of, a scheme to defraud Beneficial Savings Bank and to obtain money under the custody and control of Beneficial Savings Bank by means of false and fraudulent pretenses, representations and promises.

#### THE SCHEME

5. It was a part of the scheme that between in or about July 2001 and in or about January 2007, defendant MARGARET D'ALOIA made unauthorized withdrawals and transactions on victim customer accounts.

It was further a part of the scheme that between in or about July 2001, and in or about January 2007:

6. Defendant MARGARET D'ALOIA directed bank tellers to make unauthorized withdrawals and transactions on customer accounts. Defendant D'Aloia knew that these withdrawals and transactions were not authorized by the account holders and she received

proceeds from these transactions.

7. Defendant MARGARET D'ALOIA made and caused to be made transactions on passbook accounts without the knowledge of, or authorization from, the account holders and without possession of the passbooks.

8. Defendant MARGARET D'ALOIA made and caused to be made a transaction on a Certificate of Deposit account without the knowledge of, or authorization from, the account holder.

9. Defendant MARGARET D'ALOIA fraudulent took approximately \$31,000 from customer accounts.

In violation of Title 18, United States Code, Sections 1344 and 2.

**COUNT TWO**

**THE GRAND JURY FURTHER CHARGES THAT:**

1. Paragraphs 1 through paragraph 3 of Count One of the indictment are incorporated here.

2. Between in or about July 2001, and in or about January 2007, in the Eastern District of Pennsylvania, defendant

MARGARET D'ALOIA

being an employee of Beneficial Savings Bank, knowingly embezzled and purloined and willfully misapplied approximately \$ 31,000 of the money, funds and credits belonging to and intrusted to the custody and care of Beneficial Savings Bank.

In violation of Title 18, United States Code, Sections 656 and 2.

## NOTICE OF FORFEITURE

### **THE GRAND JURY FURTHER CHARGES THAT:**

1. As a result of the violations of Title 18, United States Code, Section 1344, set forth in this indictment, defendant

#### **MARGARET D'ALOIA**

shall forfeit to the United States of America any property that constitutes, or is derived from, proceeds obtained directly or indirectly from the commission of such offense, including, but not limited to, the sum of \$ 31,420.96.

2. If any of the property subject to forfeiture, as a result of any act or omission of the defendant:

- (a) cannot be located upon the exercise of due diligence;
- (b) has been transferred or sold to, or deposited with, a third party;
- (c) has been placed beyond the jurisdiction of the Court;
- (d) has been substantially diminished in value; or
- (e) has been commingled with other property which cannot be divided without difficulty;

it is the intent of the United States, pursuant to Title 18, United States Code, Section 982(b), incorporating Title 21, United States Code, Section 853(p), to seek forfeiture of any other

property of the defendant(s) up to the value of the property subject to forfeiture.

All pursuant to Title 18, United States Code, Section 982(a)(2).

**A TRUE BILL:**

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**FOREPERSON**

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**PATRICK L. MEEHAN**

**United States Attorney**\_\_\_\_\_